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BK 1922 PG 0277

STATE MS.-DE SOTO CO.  
FILED

FEB 6 10 15 AM '04

## WHEN RECORDED MAIL TO:

REGIONS Bank  
Loan Operations  
P.O. Box 680  
Huntsville, Al 35804

BK 1922 PG 277  
W.E. DAVIS CH. CLK.

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

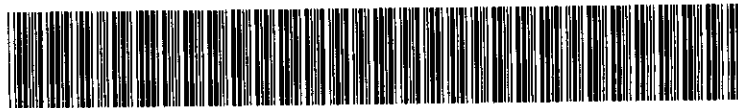
This Modification of Deed of Trust prepared by:

Mark K. Edwards  
REGIONS BANK  
5281 WINCHESTER ROAD  
MEMPHIS, TN 38118  
(800) 734-4667

NOTE TO CHANCERY CLERK: See attached Exhibit "A" for legal description .



## MODIFICATION OF DEED OF TRUST



\*DOC47500040522082880001000000\*

**THIS MODIFICATION OF DEED OF TRUST** dated December 7, 2003, is made and executed between Shirley A. Thomas , whose address is 7255 Country Oak Drive, Southaven, MS 38671 ("Grantor") and REGIONS BANK, FOX MEADOWS, 5281 WINCHESTER ROAD, MEMPHIS, TN 38118 ("Lender").

**DEED OF TRUST.** Lender and Grantor have entered into a Deed of Trust dated September 7, 2001 (the "Deed of Trust") which has been recorded in DeSoto County, State of Mississippi, as follows:

Recorded on 10/16/2001, in the amount of \$125,000.00 in Book 1394, Page 416, in the Office of the Chancery Clerk of DeSoto County, Mississippi .

**REAL PROPERTY DESCRIPTION.** The Deed of Trust covers the following described real property located in DeSoto County, State of Mississippi:

See Exhibit "A", which is attached to this Modification and made a part of this Modification as if fully set forth herein.

The Real Property or its address is commonly known as 7255 Country Oak Drive, Southaven, MS 38671.

**MODIFICATION.** Lender and Grantor hereby modify the Deed of Trust as follows:

to extend the maturity date from 12/07/2003 to 12/07/2004.

**CONTINUING VALIDITY.** Except as expressly modified above, the terms of the original Deed of Trust shall remain unchanged and in full force and effect. Consent by Lender to this Modification does not waive Lender's right to require strict performance of the Deed of Trust as changed above nor obligate Lender to make any future modifications. Nothing in this Modification shall constitute a satisfaction of the promissory note or other credit agreement secured by the Deed of Trust (the "Note"). It is the intention of Lender to retain as liable all parties to the Deed of Trust and all parties, makers and endorers to the Note, including accommodation parties, unless a party is expressly released by Lender in writing. Any maker or endorser, including accommodation makers, shall not be released by virtue of this Modification. If any person who signed the original Deed of Trust does not sign this Modification, then all persons signing below acknowledge that this Modification is given conditionally, based on the representation to Lender that the non-signing person consents to the changes and provisions of this Modification or otherwise will not be released by it. This waiver applies not only to any initial extension or modification, but also to all such subsequent actions.

**EXHIBIT "A".** An exhibit, titled "Exhibit "A"," is attached to this Modification and by this reference is made a part of this Modification just as if all the provisions, terms and conditions of the Exhibit had been fully set forth in this Modification.

**GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF DEED OF TRUST AND GRANTOR AGREES TO ITS TERMS.** THIS MODIFICATION OF DEED OF TRUST IS DATED DECEMBER 7, 2003.

GRANTOR:

X   
Shirley A. Thomas

LENDER:

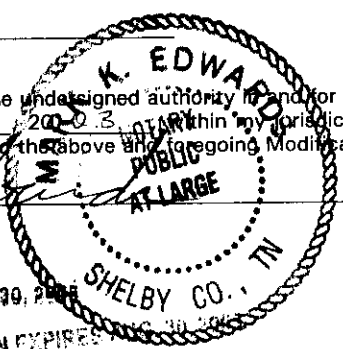
X   
Authorized Officer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Tennessee )  
COUNTY OF Shelby ) SS

Personally appeared before me, the undersigned authority in and for the said County and State, on this 7 day of December, 2003, within my jurisdiction, the within named Shirley A. Thomas, who acknowledged that he or she signed, executed and delivered the above and foregoing Modification for the purposes mentioned on the day and year therein mentioned.

[Signature]  
NOTARY PUBLIC  
My Commission Expires:  
MY COMMISSION EXPIRES AUG. 30, 2004  
MY COMMISSION EXPIRES AUG. 30, 2004

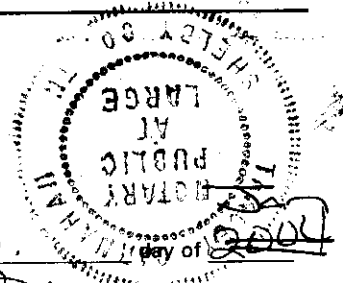


LENDER ACKNOWLEDGMENT

STATE OF TN )  
COUNTY OF Shelby ) SS

Personally appeared before me, the undersigned authority in and for the said County and State, on this 15 day of February, 2004, within my jurisdiction, the within named Regions, a Tennessee corporation, and acknowledged that for and on behalf of the said corporation, and as its act and deed, he or she signed, executed and delivered the above and foregoing Modification for the purposes mentioned on the day and year therein mentioned after first having been duly authorized by said corporation so to do.

[Signature]  
NOTARY PUBLIC  
My Commission Expires:  
4-27-04



This EXHIBIT "A" is attached to and by this reference is made a part of the Modification of Deed of Trust, dated December 7, 2003, and executed in connection with a loan or other financial accommodations between REGIONS BANK and THE FURNITURE GALLERIES, INC.

Lot 10, First Revision, Country Oaks Estates Subdivision, Section 28, Township 1 South, Range 7 West, in DeSoto County, Mississippi as shown on plat of record in Plat Book 21, Page 28-31, in the Office of the Chancery Clerk of DeSoto County, Mississippi, to which plat reference is made for a more particular description.

THIS EXHIBIT "A" IS EXECUTED ON DECEMBER 7, 2003.

GRANTOR:

X   
Shirley A. Thomas

LENDER:

X   
Authorized Officer